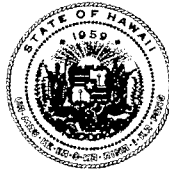


NEIL ABERCROMBIE  
GOVERNOR




**STATE OF HAWAII**  
**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
P.O. BOX 2121  
HONOLULU, HAWAII 96805-2121  
Oahu (808) 586-7390  
Toll Free 1(800) 295-0089  
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**ADMINISTRATOR**  
BARBARA CORIELL

April 1, 2011

TO: Employees of the State and Counties

FROM: Barbara Coriell, EUTF Administrator 

SUBJECT: Adult Dependent Child Eligibility Extends up to **Age 26** Effective July 1, 2011  
**Open Enrollment** for this Event: **April 11, 2011 to May 13, 2011**

The Federal Health Care Reform legislation which extends the adult child eligibility up to age 26 for medical and prescription drug plans will be effective for EUTF plans on July 1, 2011. We are conducting a **limited** open enrollment from April 11, 2011 through May 13, 2011 only for employees who have newly eligible dependent children who are 19 but not yet 26 years old.

Who does this apply to:

- Employees who are eligible for EUTF medical and prescription drug plans who have adult children who are newly eligible who are not currently covered under the plan;
- Your children or your domestic partner's legal children by birth, marriage or adoption who are 19 but less than 26 years old as of July 1, 2011 and who are not eligible for coverage where they work;
  - Adult children DO NOT need to be full time students;
  - Adult children CAN BE married, working, and living on their own;
  - Adult children can be employed, HOWEVER, they cannot be enrolled in the EUTF plans if they are **eligible** for coverage where they work.

When:

- Is the open enrollment period? April 11 through May 13, 2011
- Does the coverage start? July 1, 2011

How: Submit the appropriate form no later than May 13:

Who	Form	To Whom:
All employees EXCEPT Bargaining Unit 05/45	EC-1	Your Personnel Office
Bargaining Unit 05/45 enrolled in the HSTA plans	EC-1H	DOE Employee Benefits Unit P.O. Box 2360 Honolulu, HI 96804
Bargaining Unit 05/45 hired on or after January 1, 2011 and those who enrolled in EUTF plans	EC-1	DOE Employee Benefits Unit P.O. Box 2360 Honolulu, HI 96804
Bargaining Unit 05/45 – Charter School - enrolled in the HSTA plans	EC-1H	Charter School Administrative Office 1111 Bishop Street, Suite 516 Honolulu, HI 96813

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Bargaining Unit 05/45 – Charter School - hired on or after January 1, 2011 and those who enrolled in EUTF plans	EC-1	Charter School Administrative Office 1111 Bishop Street, Suite 516 Honolulu, HI 96813
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The EC-1 and EC-1H form may be found at EUTF's website at: [eutf.hawaii.gov](http://eutf.hawaii.gov). Click on EUTF Forms or HSTA Forms. **Be sure to use the April 2011 revised EC-1 or EC-1H.**

The Questions and Answers below are provided to help you determine how this may affect you:

**Q1. Why is the EUTF allowing employees to add their adult children up to age 26?**

A1. It is required for group health plans covering active employees by the federal Patient Protection and Affordable Care Act (Health Care Reform), passed by Congress on March 23, 2010 and effective for employer plans at the beginning of their 1<sup>st</sup> plan year following September 23, 2010. For the EUTF the effective date is July 1, 2011.

**Q2. My adult child is working and able to get medical coverage through his job. Can I still add him on my plan?**

A2. No. If your adult child is working and able to obtain medical coverage through his job, he is not eligible to enroll under your medical/prescription drug plans.

**Q3. Can my adult child drop his coverage where he works and be enrolled in the EUTF plan?**

A3. No, if your adult child is **eligible** for coverage where he works, he is not eligible for this plan. However; if he loses his job and his coverage, you will have 30 days from the date he loses coverage to complete an EC-1 or EC-1H and turn it into your Personnel Office to add your adult child to your plan. You will need to attach to the EC-1 or EC-1H proof of his loss of coverage indicating the date of his loss of coverage.

**Q4. What are the restrictions for adding my adult children to age 26? Do they have to be full-time college students?**

A4. No, they do not have to be college students. Your adult children can join or remain on your plan whether or not they are married, living with you or on their own, in school, financially dependent on you or not. The only exclusion is for adult children who are eligible to be covered by their employer's plan.

PLEASE NOTE: if your child is married, your child is eligible for coverage but the child's spouse and any of the child's dependent children are not eligible for coverage. Also, this does not apply to children for whom you only have legal guardianship whose coverage ends at age 18.

**Q5. If my adult child is married or in a domestic partner relationship and/or has children, can my adult child's spouse or domestic partner and children be covered under my plan also?**

A5. No, only your adult child may be covered under your plan.

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**Q6. Can I enroll my domestic partner's adult child under the age of 26?**

A6. Yes. The same provisions listed above apply to your domestic partner's adult children.

**Q7. Can I enroll my adult child in the dental and vision plans?**

A7. No, the Affordable Care Act **only** requires that the opportunity is provided for the **medical and prescription drug plans** covering active employees.

**Q8. Can I enroll my adult child and not be covered under the plan myself?**

A8. No, this is dependent coverage. You must be enrolled or enroll now for your dependent child to be an eligible dependent.

**Q9. Can I make any other changes during this limited open enrollment period, such as change plans or enroll in a plan that I am not currently enrolled in?**

A9. No, you cannot change plans or enroll other family members just because you are now enrolling an adult child. However, if you are enrolled in Kaiser and your adult child lives in an area where there is no Kaiser network, you may change your plan to HMSA or HMA.

**Q10. If my adult child is covered under my plan and turns age 26, will he/she be automatically deleted from my plan, or must I inform EUTF? And, will he/she be eligible for COBRA continuation coverage?**

A10. Coverage will automatically be terminated at the end of the pay period in which the dependent child turns 26. COBRA continuation coverage will be available at that time.

**Q11. Does my 19-23 year old adult child still need to be a full-time college student to be enrolled in my *dental* and/or *vision* plan?**

A11. Yes.

**Q12. My 21 year old daughter is currently enrolled in my plan and graduates April 30, 2011. Should I complete an EC-1 or EC-1H to cover her starting July 1, 2011.**

A12. Yes. Coverage will terminate May 2011. You must enroll her during the limited open enrollment to cover her starting July 1, 2011.

**Q13. What will it cost for me to add my adult child?**

A13. If you are currently paying the "Self" rate, starting July 1, 2011 you will pay the "Two-Party" rate (unless you add two or more adult children, in which case you will pay the family rate). If you are currently paying the "Two Party" rate, you will pay the "Family" rate. If you are currently paying the "Family" rate, your premiums will not change. The **rates can be found at EUTF's website at: [eutf.hawaii.gov](http://eutf.hawaii.gov)**. Click on "Open Enrollment Information Effective March 1, 2011". Bargaining Unit 05/45 members should click on "For HSTA Members".

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**Q14. Will the medical or prescription drug benefits be any different for my adult child than I currently receive?**

A14. No. The medical and prescription drug benefits will be the same; your adult child will be covered under the same plan.

**Q15. What if my adult child is being treated for a medical condition? Will charges for that treatment be excluded as a pre-existing condition?**

A15. No. There are no exclusions for pre-existing conditions under the plan. Coverage starts July 1 and applies to medical treatment received on July 1 and after.

**Q16. What do I need to do to enroll my adult child?**

A16. Please refer to the enrollment instructions above. Complete the **revised April 2011** EC-1 or EC-1H available at [eutf.hawaii.gov](http://eutf.hawaii.gov) and submit it to the appropriate office no later than May 13, 2011.

**Q17. On the EC-1 or EC-1H, in Section 1 Employee Data, do I check the box "Open Enrollment"?**

A17. Yes. After completing the rest of the information in Section 1, skip to Section 4 Dependent Information and Plan Selections and check the "Add" box. Then fill in your adult child's information. You **must** include your adult child's Social Security Number – federal law requires that we request this. Then check the box "Medical" and/or "Drug". Then sign and date Section 6: Employee Authorization and Signature. Your adult child must enroll in the same medical and prescription drug plan that you are enrolled in.

Note: If you are not currently covered and are enrolling for yourself and your adult child, please complete the entire form.

**Q.18. When I enroll my adult child, will I receive a confirmation notice?**

A18. Yes. You should receive a confirmation notice by June 30, 2011.

**Q19. Will I get new membership cards for my adult child?**

A19. The following plans will send out new membership cards: HMA, Kaiser, and HMSA HMO. The following plans will NOT send out new membership cards: HMSA PPO and informedRx.

**Q20. Will EUTF be having open enrollment informational meetings during this limited open enrollment?**

A20. No.

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**Q21. Who can I contact if I have questions?**

A21. Because we expect the EUTF phone lines to be very busy, we suggest you e-mail your questions to EUTF at: [eutf@hawaii.gov](mailto:eutf@hawaii.gov).

The EUTF medical plans have been determined to be **Grandfathered Plans** under the Patient Protection and Affordable Care Act. A grandfathered plan can preserve certain basic health coverage that was in effect when the law was enacted. This means that although most of the features of the Affordable Care Act apply to EUTF medical plans, some do not. For example, the elimination of lifetime benefit maximums will apply to our plans. However, providing coverage for preventive services with no member cost sharing does not. In addition, grandfathered plans may exclude those dependent children over age 19 who has access to medical coverage where they work. Grandfather status may change when changes are made to the plans. Should there be a change in Grandfather status, you will be notified.

Note: This memo and new questions and answers will be posted on EUTF's website as they arise.